Certificate Number: 03088-PAM-DE-035205869

Bankruptcy Case Number: 20-02639



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 24, 2020</u>, at <u>4:06</u> o'clock <u>PM CST</u>, <u>Ming Chih Shen</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 24, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor

Certificate Number: 03088-PAM-DE-035205868

Bankruptcy Case Number: 20-02639



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 24, 2020, at 4:06 o'clock PM CST, Jack J Shen completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 24, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor